

FIGURE 1

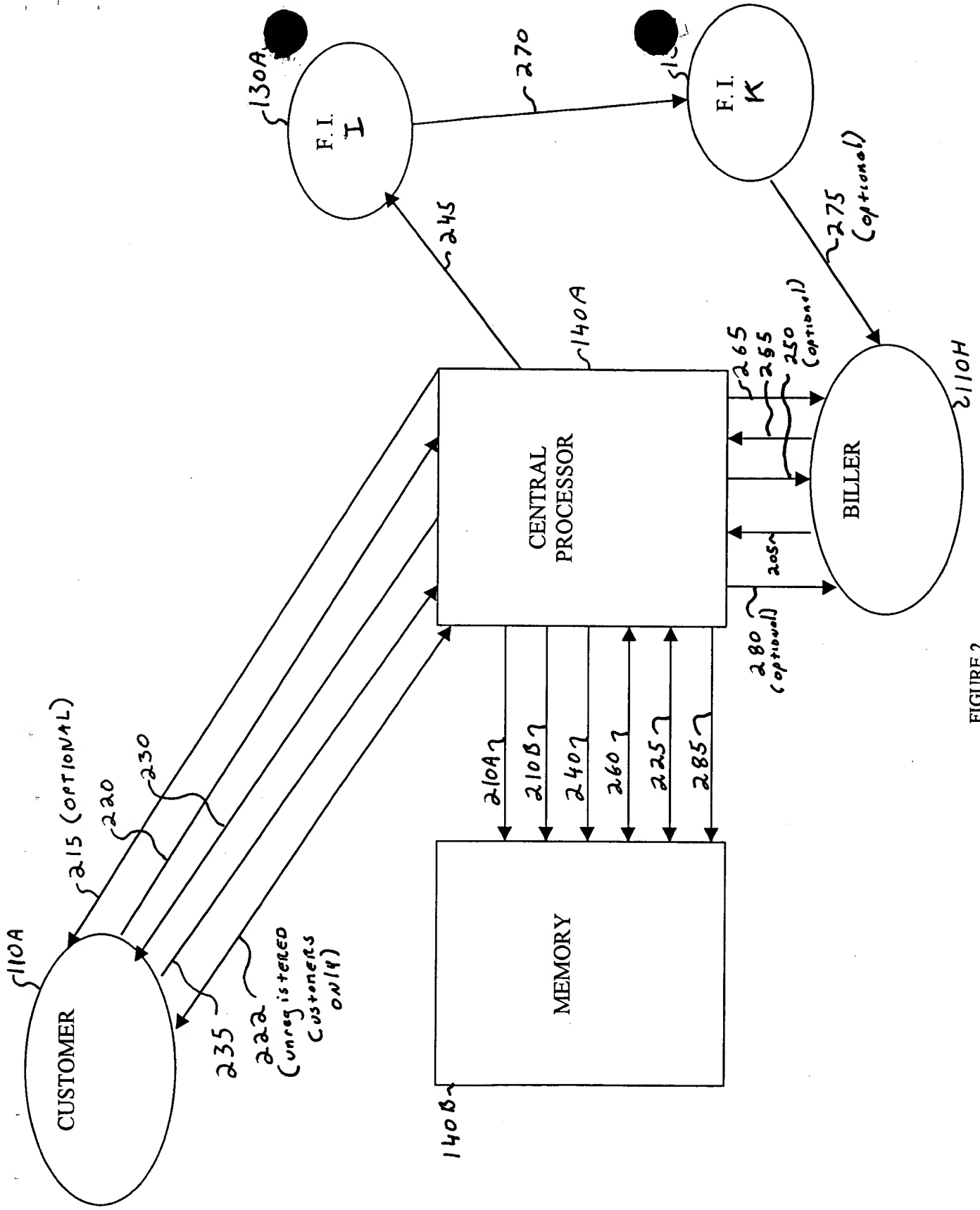


FIGURE 2

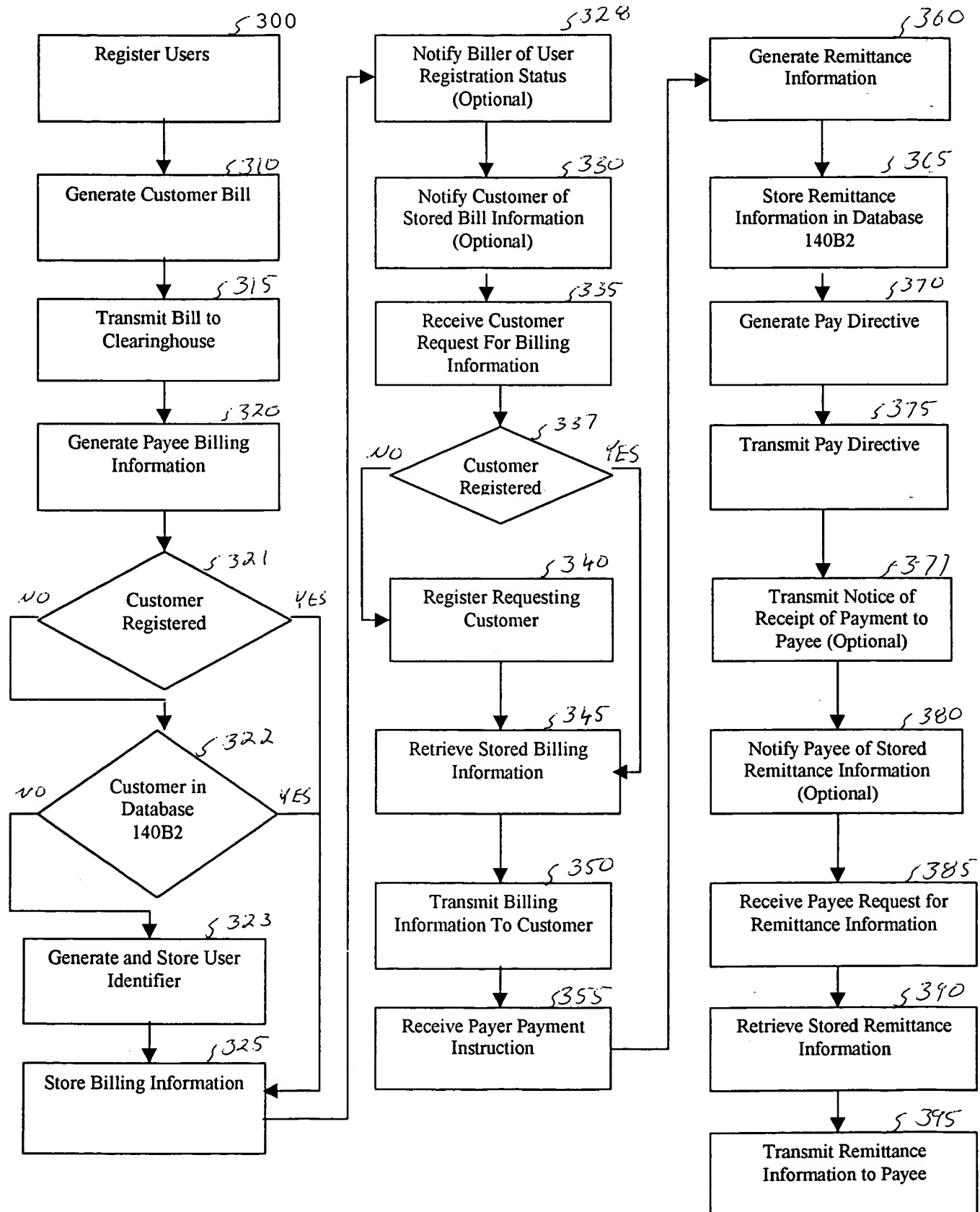


FIGURE 3

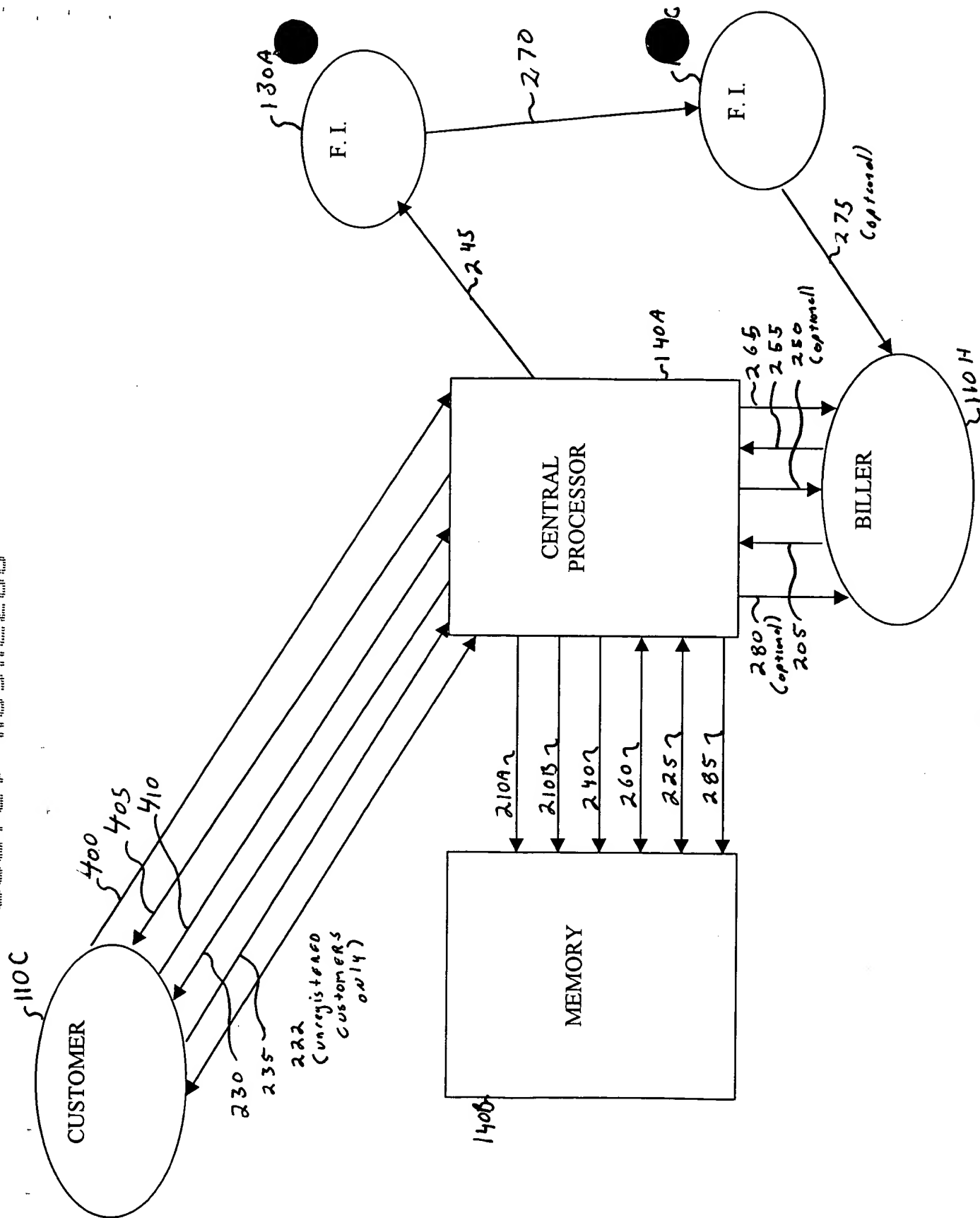


FIGURE 4

002727-46 SHE/60

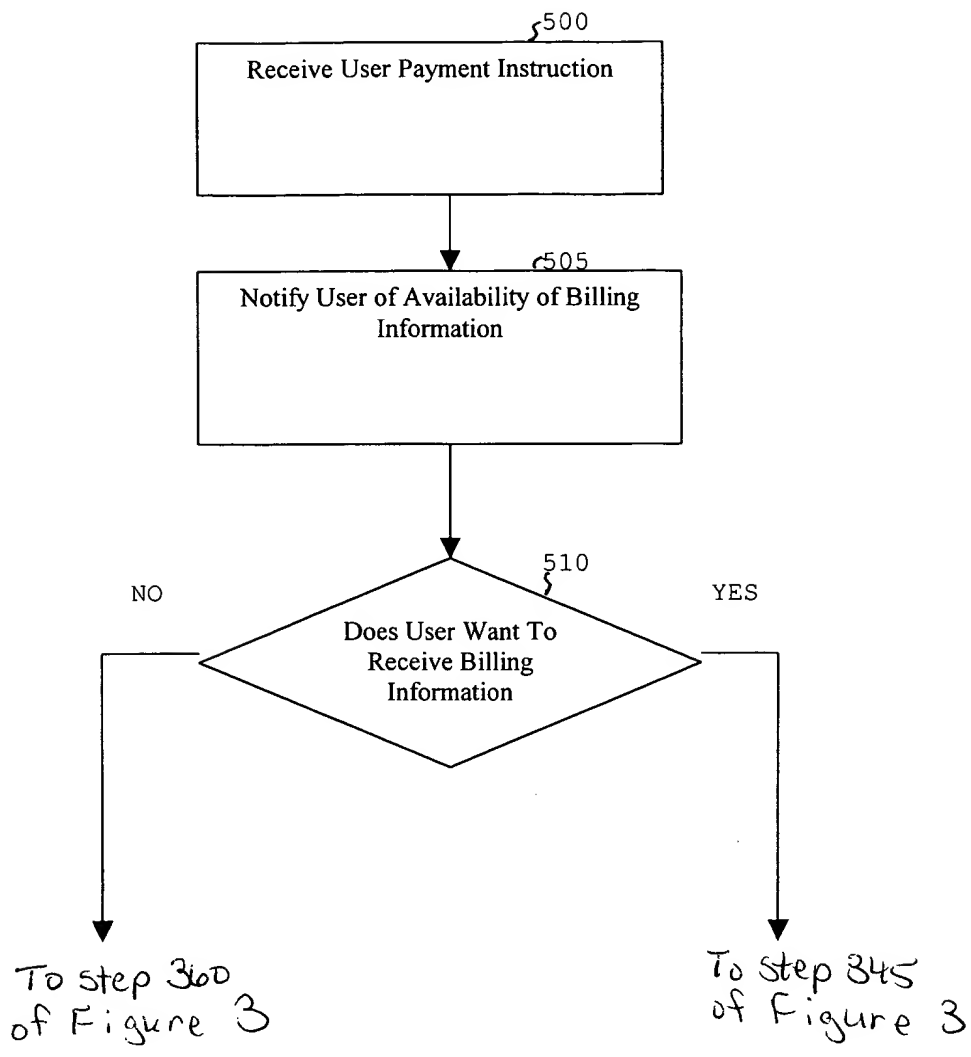
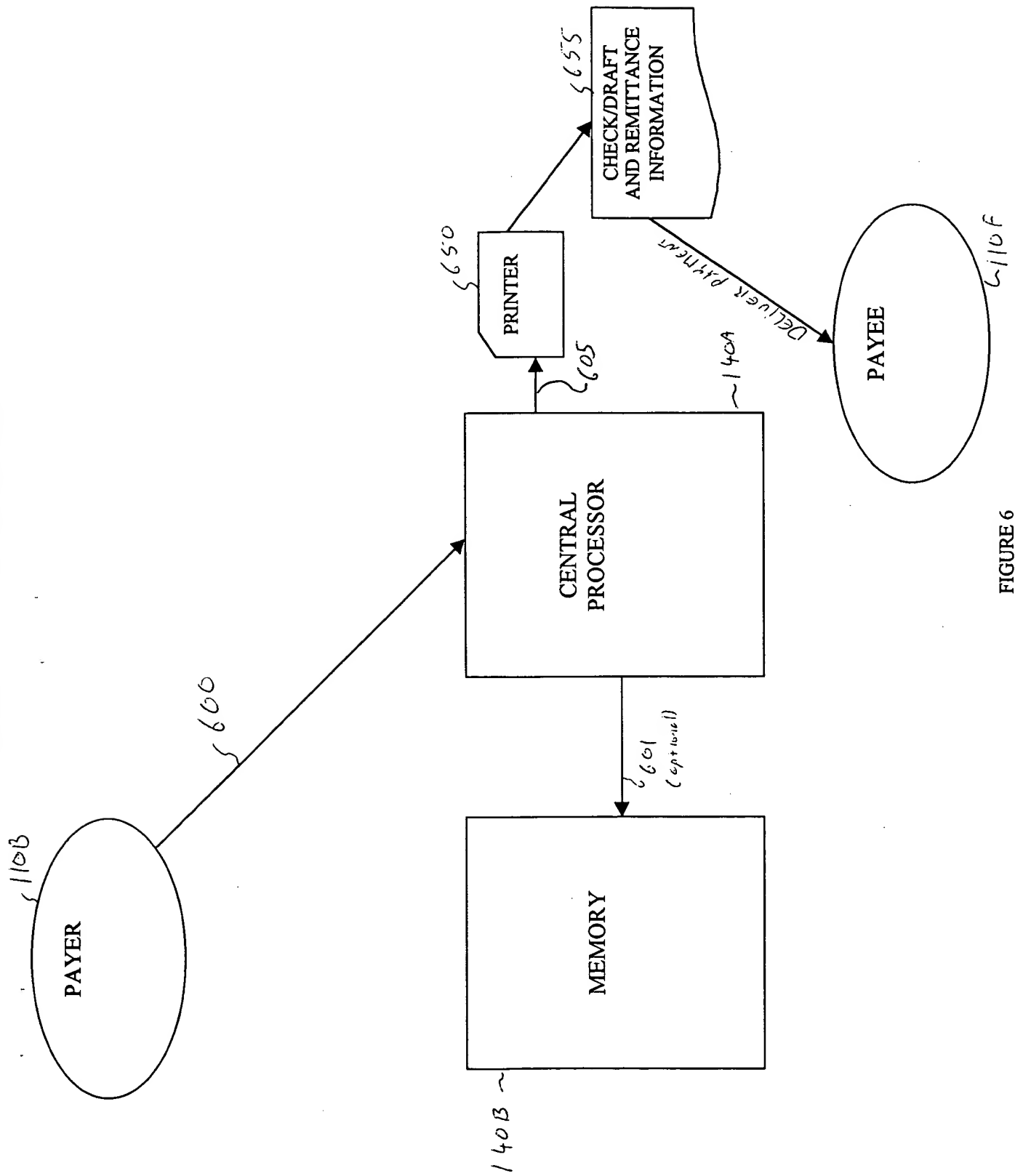


FIGURE 5

[illegible]



DOCID: 4694260

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				
805	810	815	820	825

Figure 8

800  
↙



# THEORY

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 9

From Step 325 of Figure 3

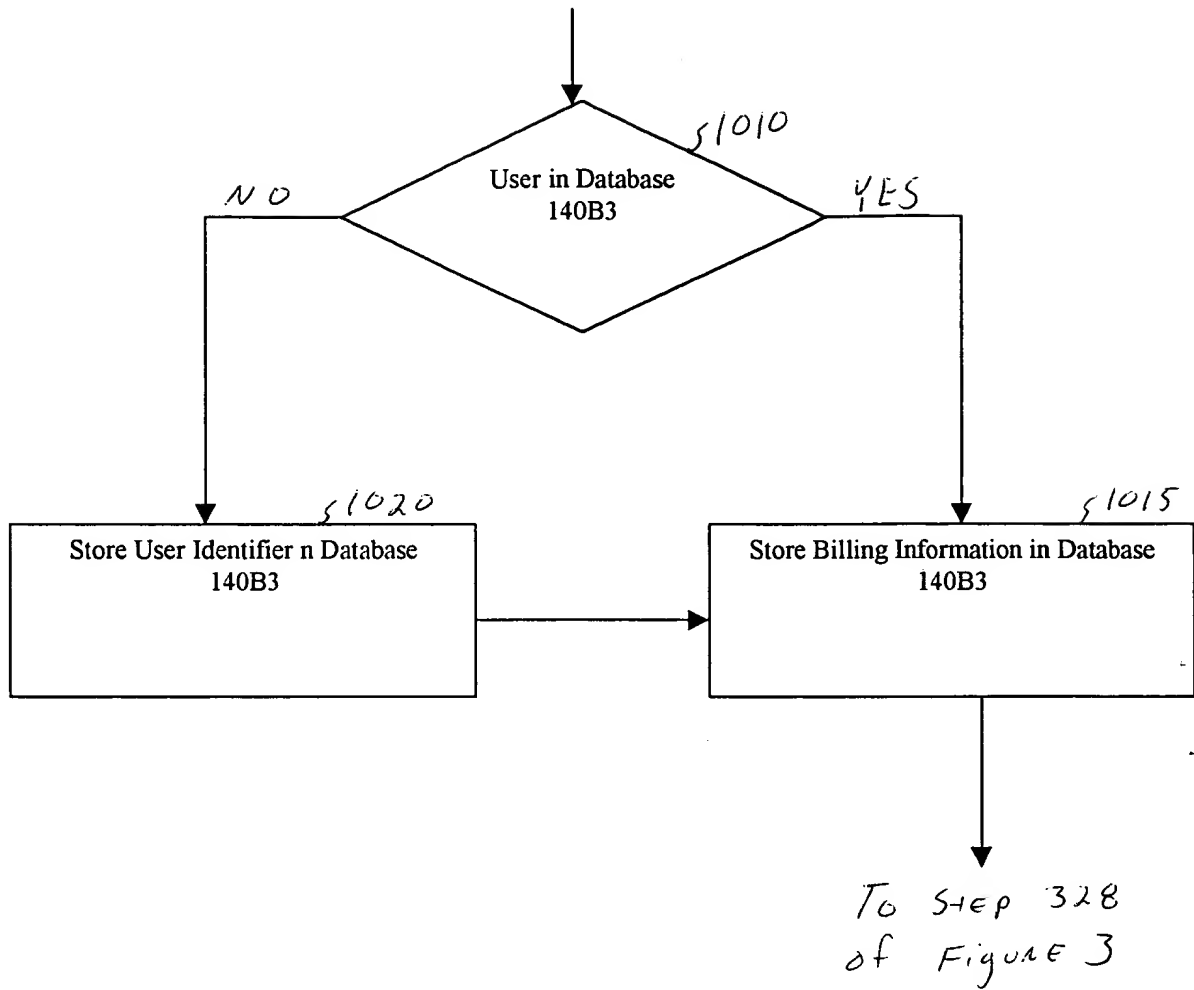


FIGURE 10

1105 Registered User/Customer Identifiers	1110 Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
↓	↓
↓	↓
n	n

FIGURE 11

09734694-121300

From "YES" of Step 321 of Figure 3

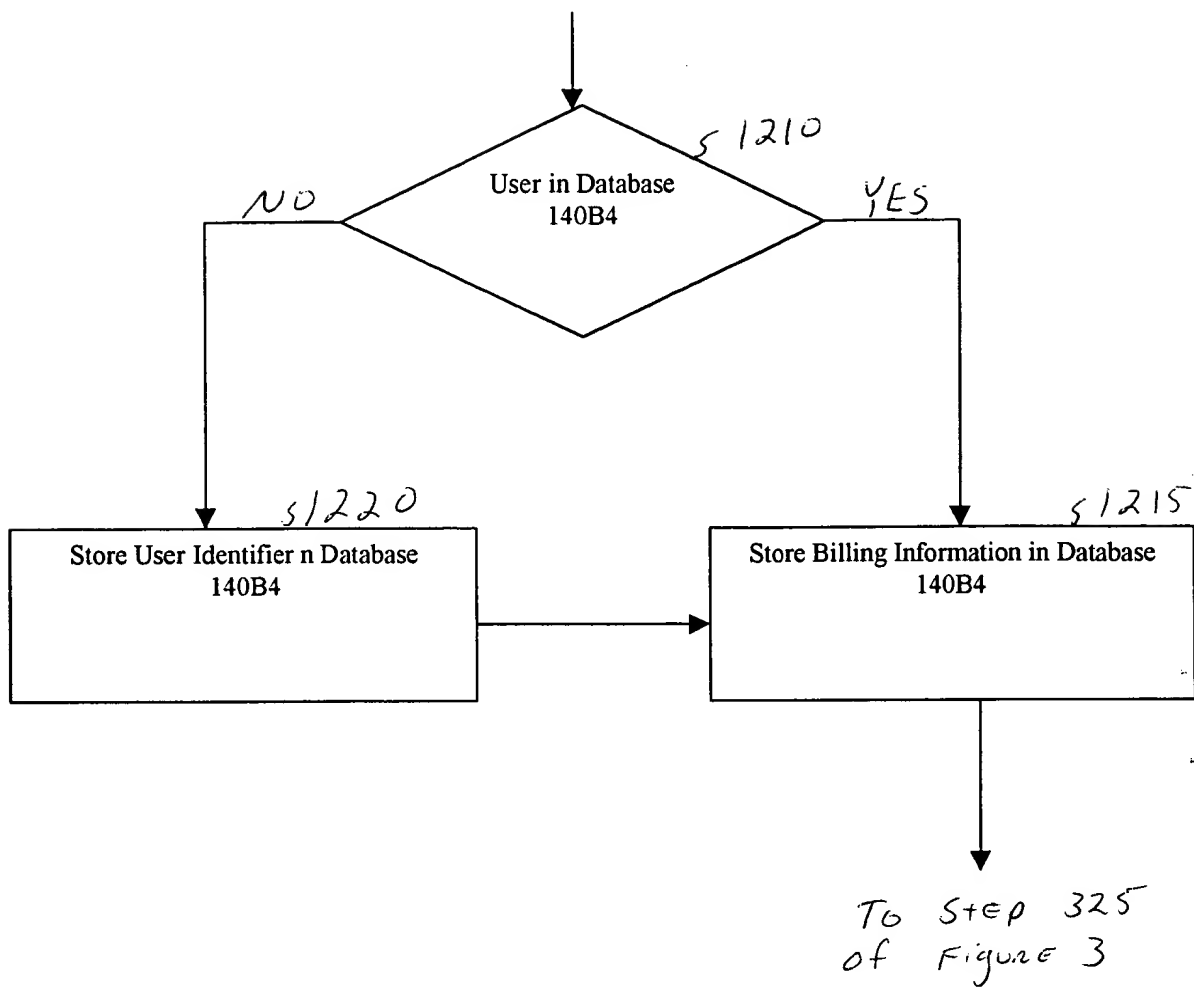


FIGURE 12



From "No" of Step 321 of Figure 3

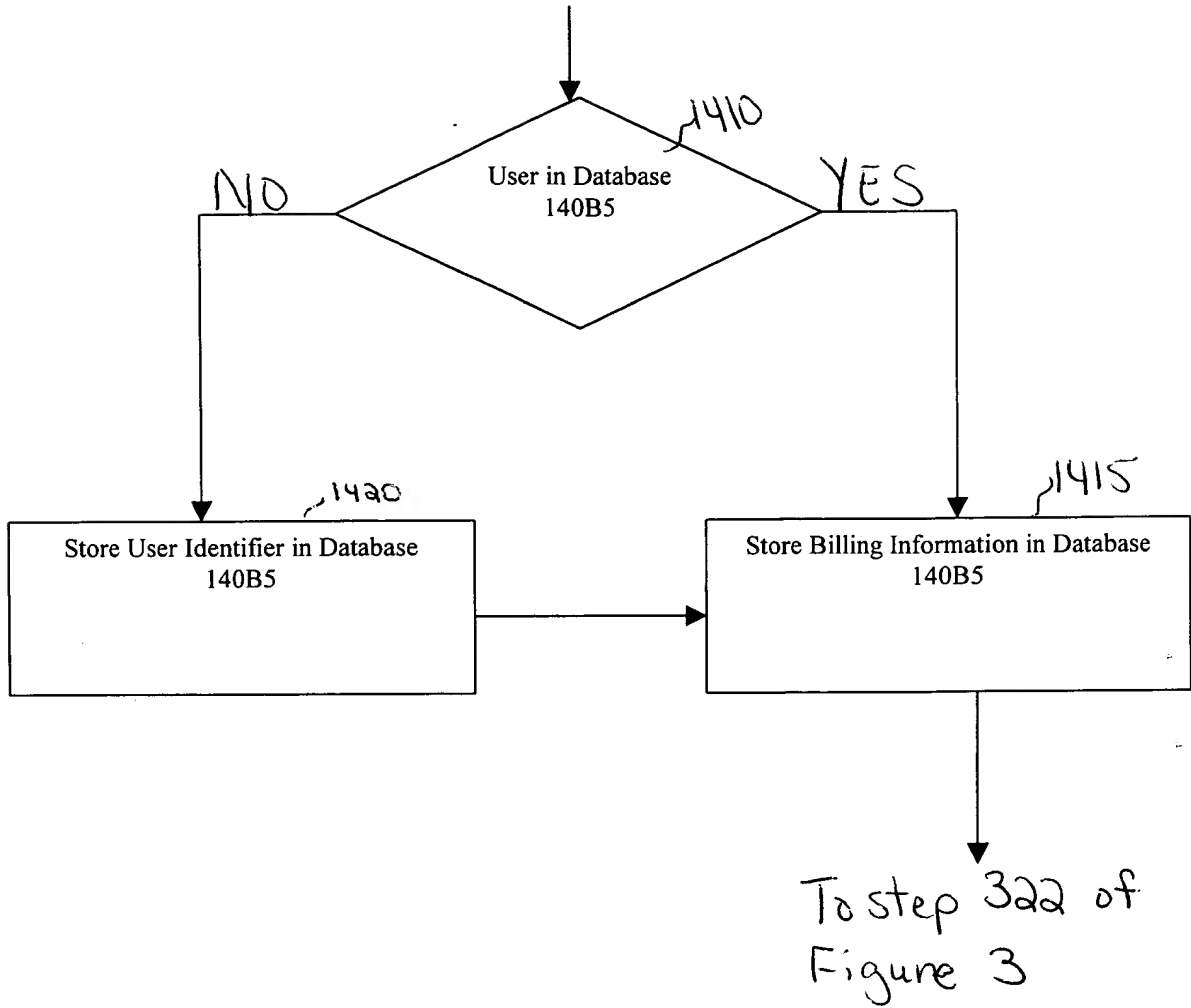


FIGURE 14

DATE "1534E260

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1501 } 1502 } 1503 } 1504 } 1505 } 1506 } 1507 }

Figure 15

DETECT THE 160

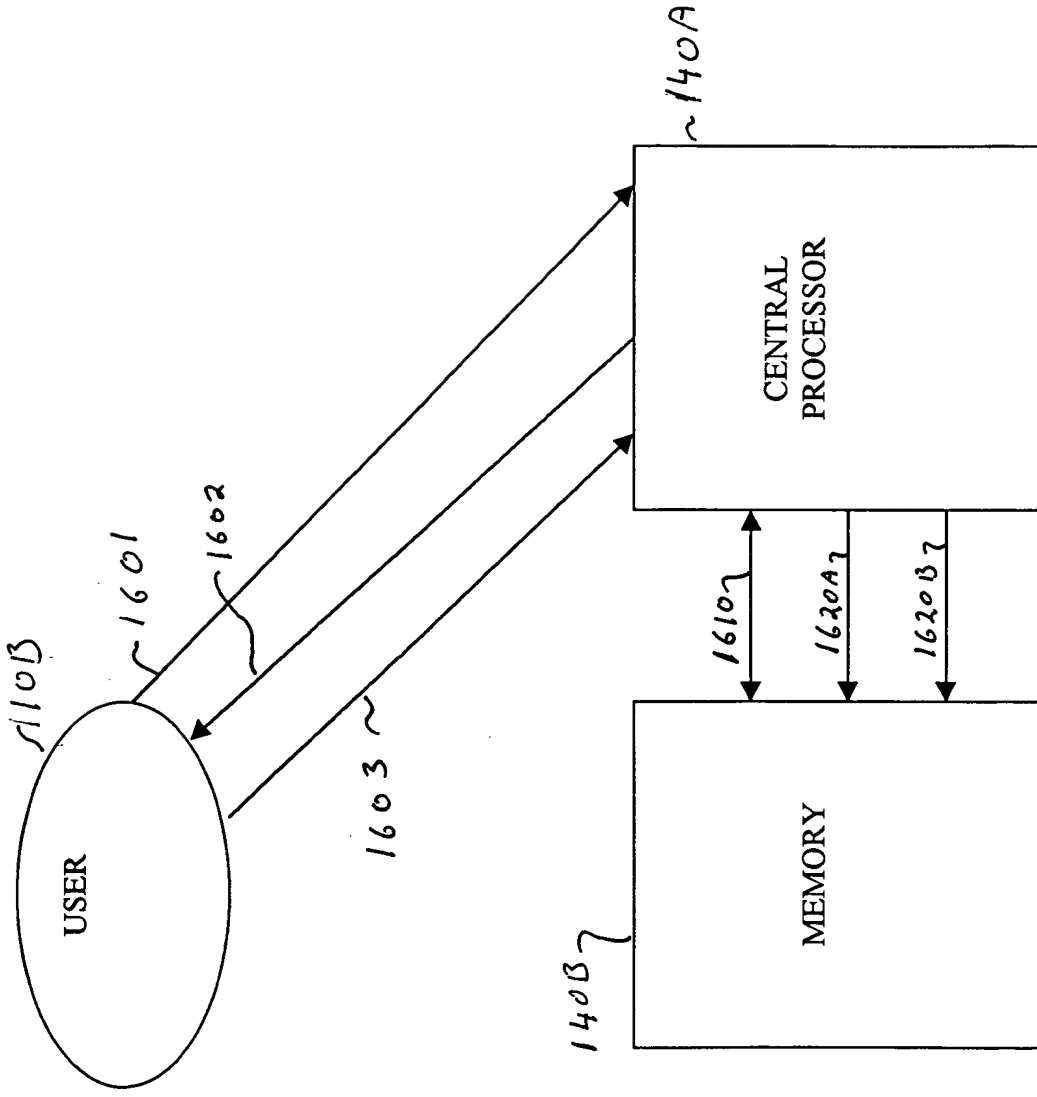


FIGURE 16



**SECRET**

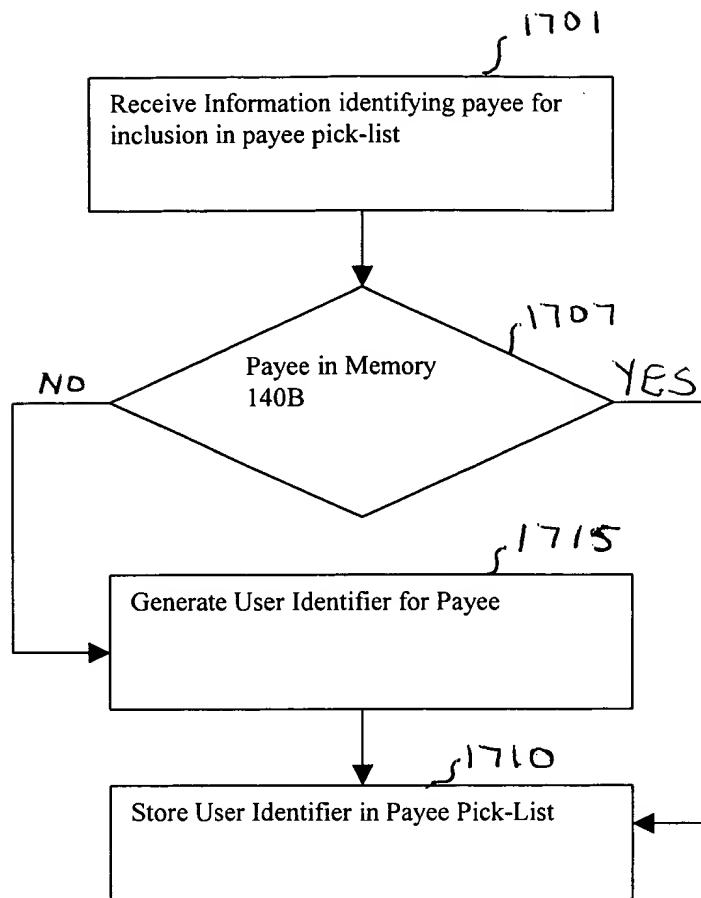


FIGURE 17

# Introduction

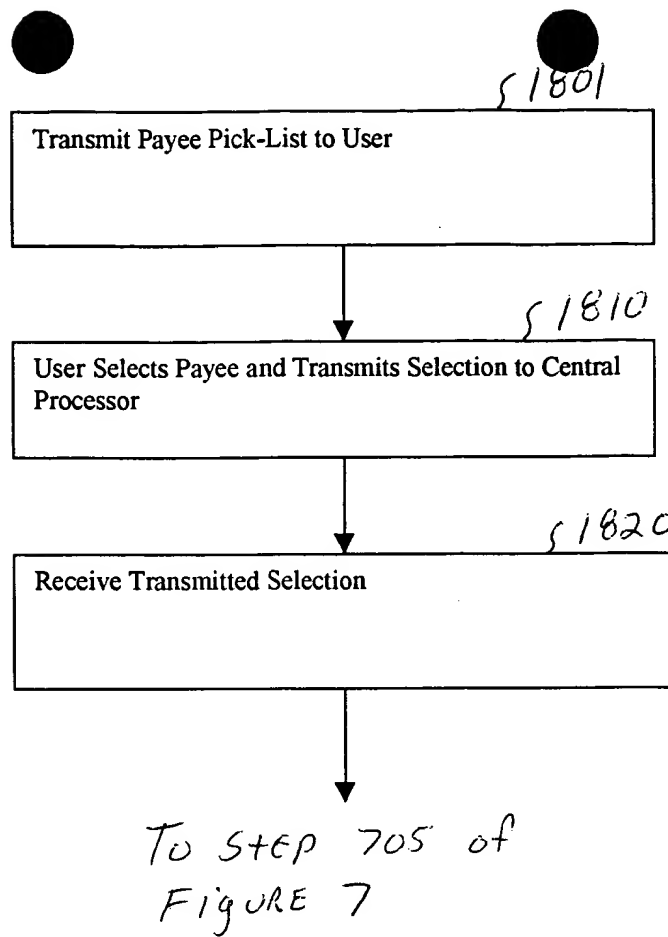


FIGURE 18

# PAYEE PICK-LIST FOR USER B

1915A	1920A	1905A	1910A
→ PAYEE 1	→ MAKE PAYMENT	→ BILL WAITING	→ SIGN-UP
1915B	1920B	1905B	
→ PAYEE 2	→ MAKE PAYMENT	→ BILL WAITING	
1915C	1920C		1910B
→ PAYEE 3	→ MAKE PAYMENT		→ SIGN-UP
1915D	1920D		
→ PAYEE 4	→ MAKE PAYMENT		

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

1900

2000

2001  
PAYEE 2

MAKE PAYMENT

1311 2<sup>nd</sup> STREET ✓ 2010  
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING  
OPTIONS

- 2104 ~ ELECTRONIC BILL PLUS PAPER BILL
- 2105 ~ ELECTRONIC BILL ONLY
- 2108A ~ ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
- 2108B ~ ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
- 2115 ~ E-MAIL NOTIFICATION
- 2110 ~ ELECTRONIC BILL TRIAL

2100 ~  
2100 ~

**07-06-2019**

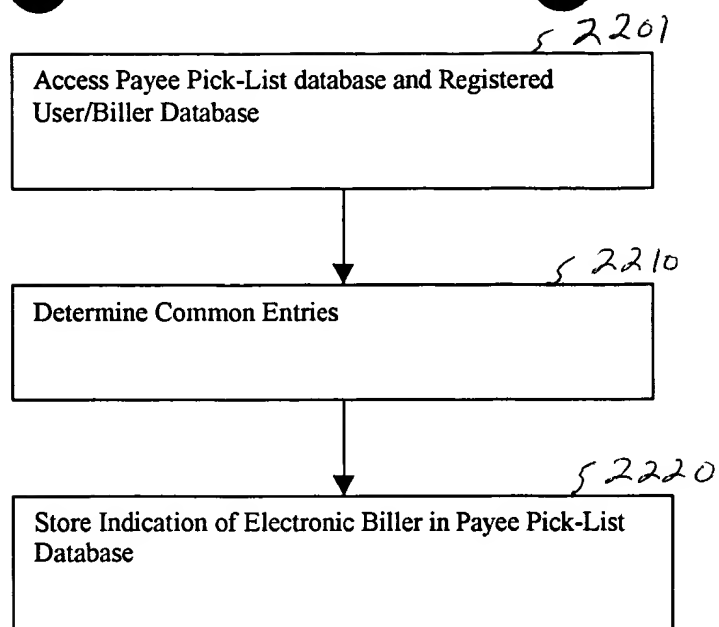


FIGURE 22

**SECRET**

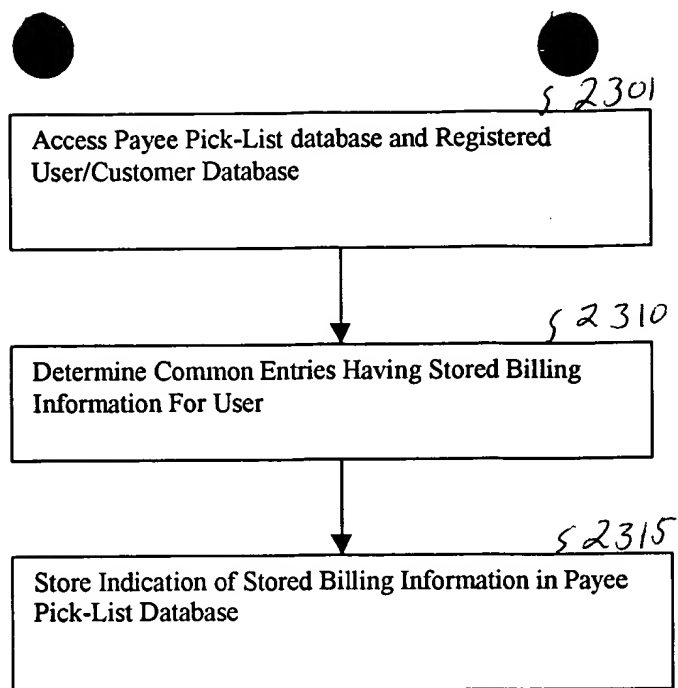


FIGURE 23

020725Z

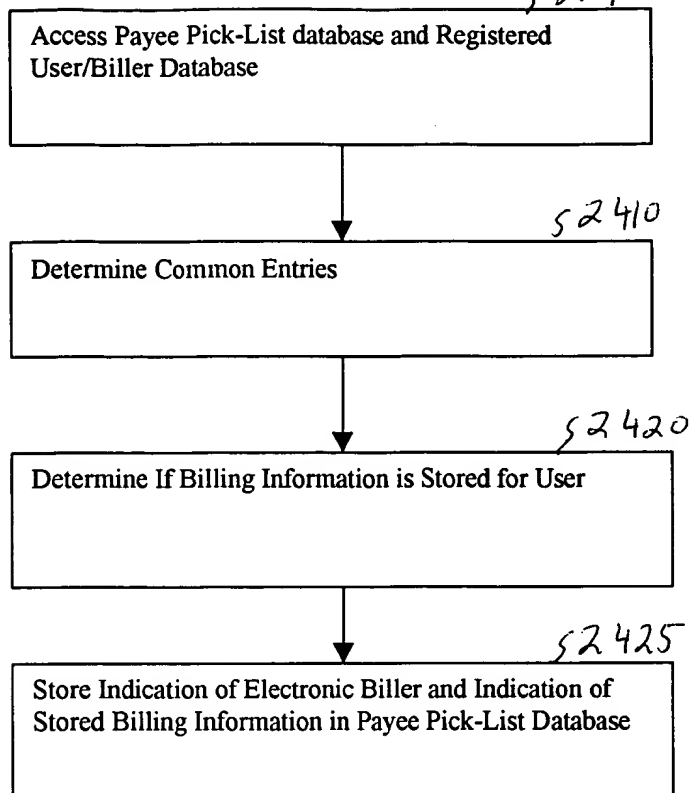


FIGURE 24



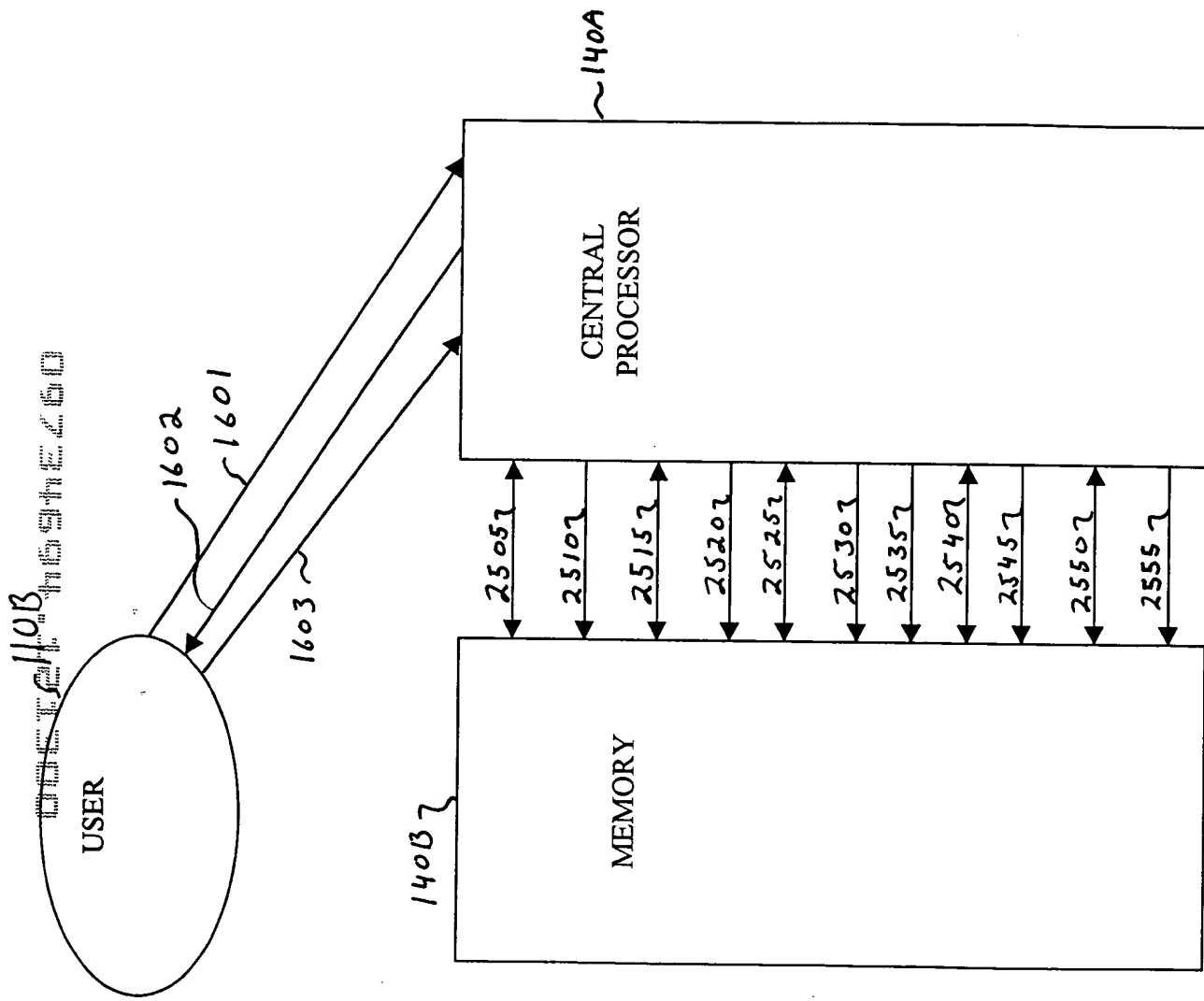
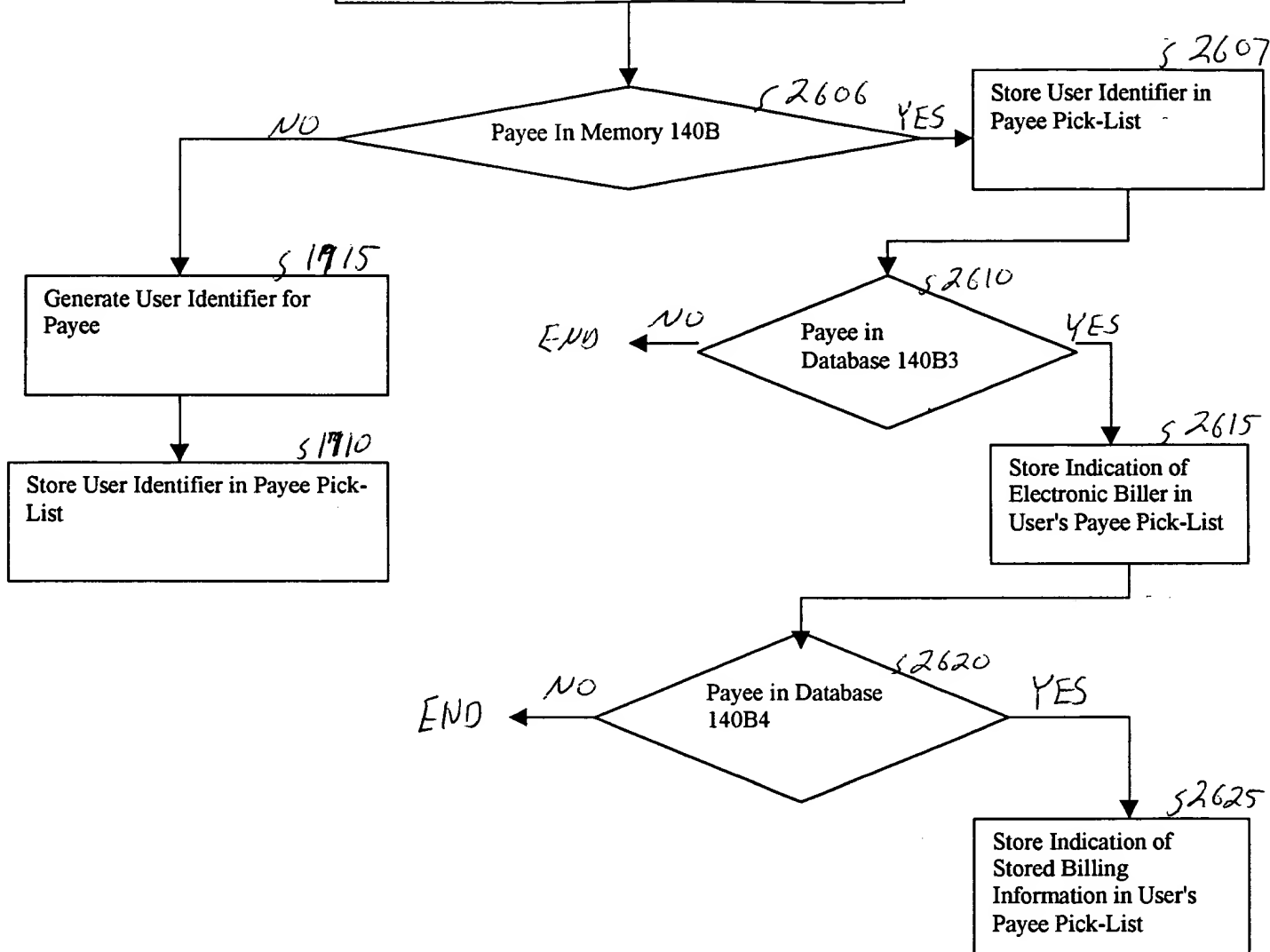


FIGURE 25

51701

Receive Information Identifying Payee for Inclusion in Payee Pick-List



00E2F"1694E260

Payee Identifier	street address	City	State	zip code	payee phone number	Users
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	A, B, H
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	B, C
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	B
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	B, E
Payee 5	55 Hurst	Topeka	KY	002588-4444	(555) 555-4444	B
↓	↓	↓	↓	↓	↓	↓
↓	↓	↓	↓	↓	↓	↓
↓	↓	↓	↓	↓	↓	↓
n	n	n	n	n	n	n

2701 } 2711 } 2712 } 2713 } 2714 } 2715 } 2716 }

Figure 27

**BOOK REVIEW**

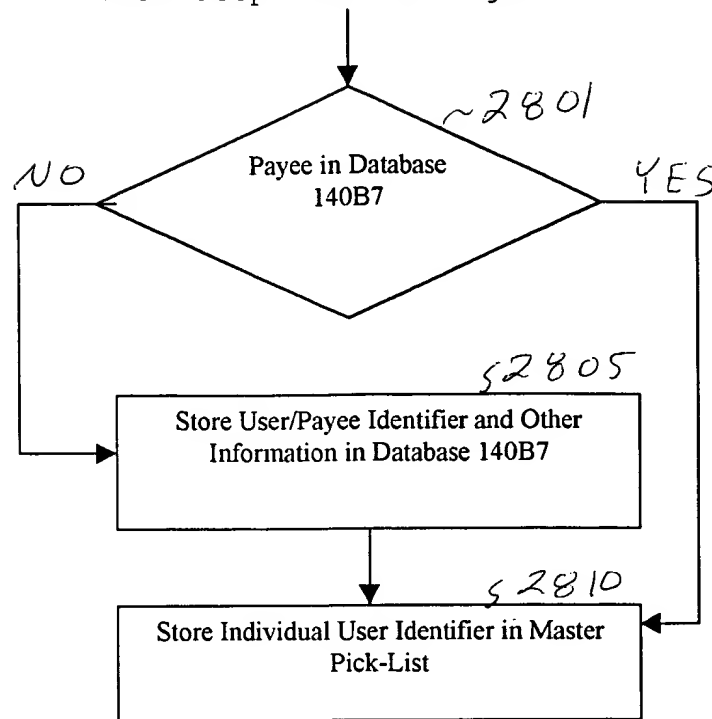


FIGURE 28

From Step 1015 of Figure 10

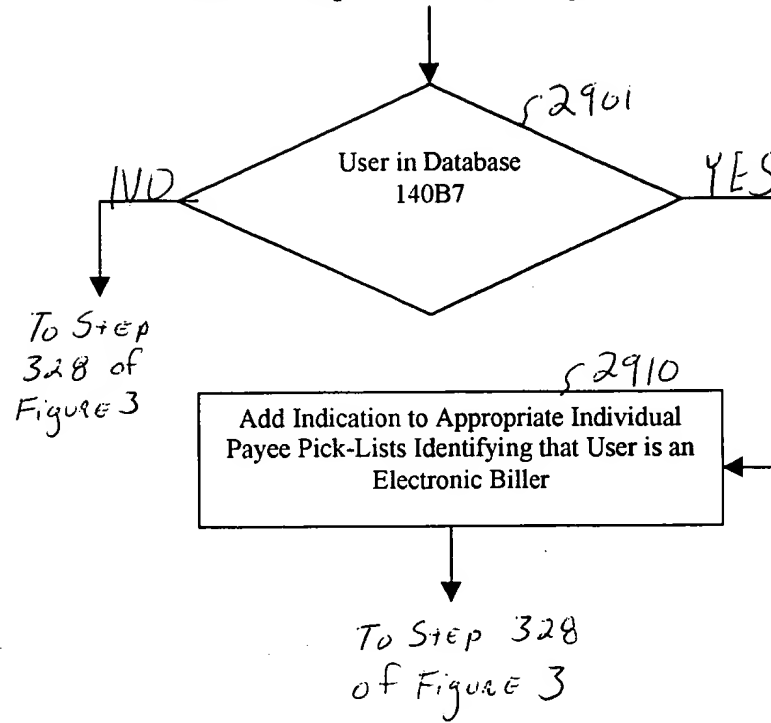


FIGURE 29

# 2025 1E 0



From Step 1215 of Figure 12

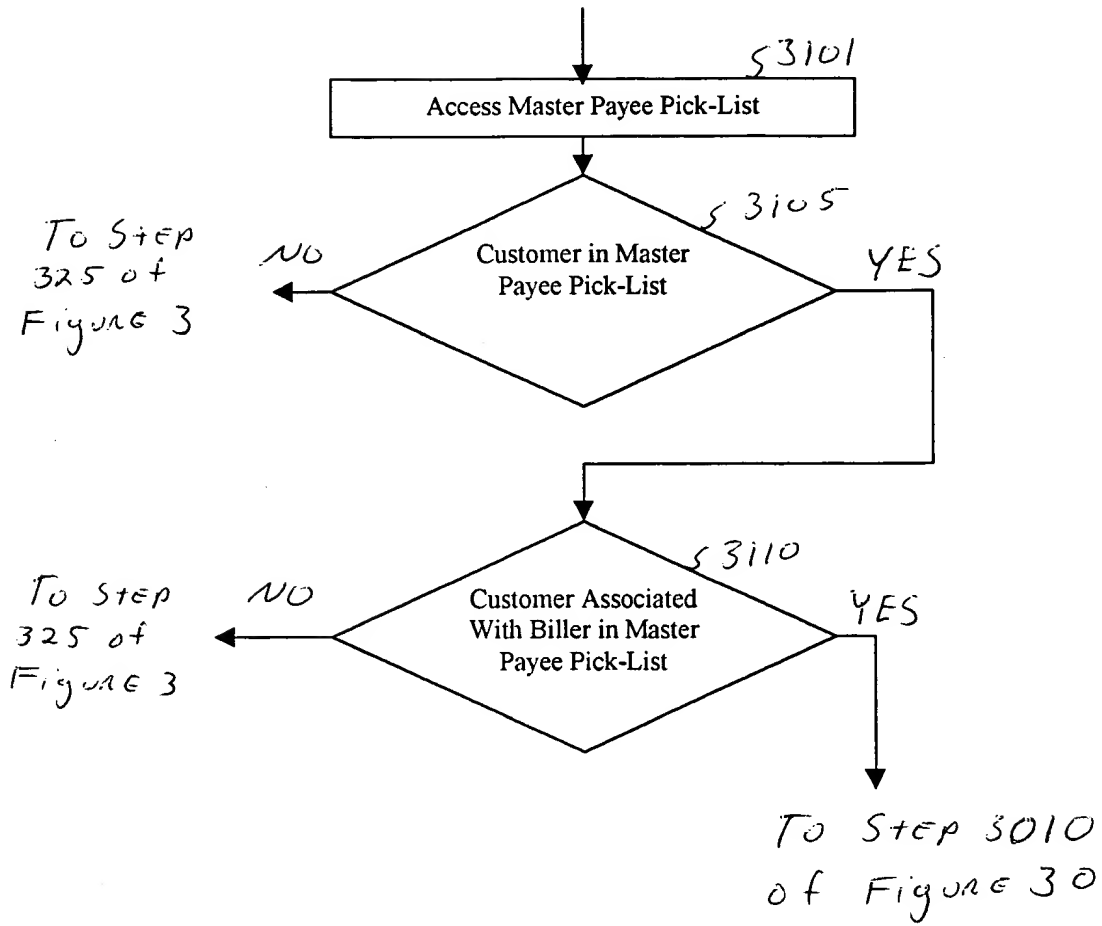


FIGURE 31

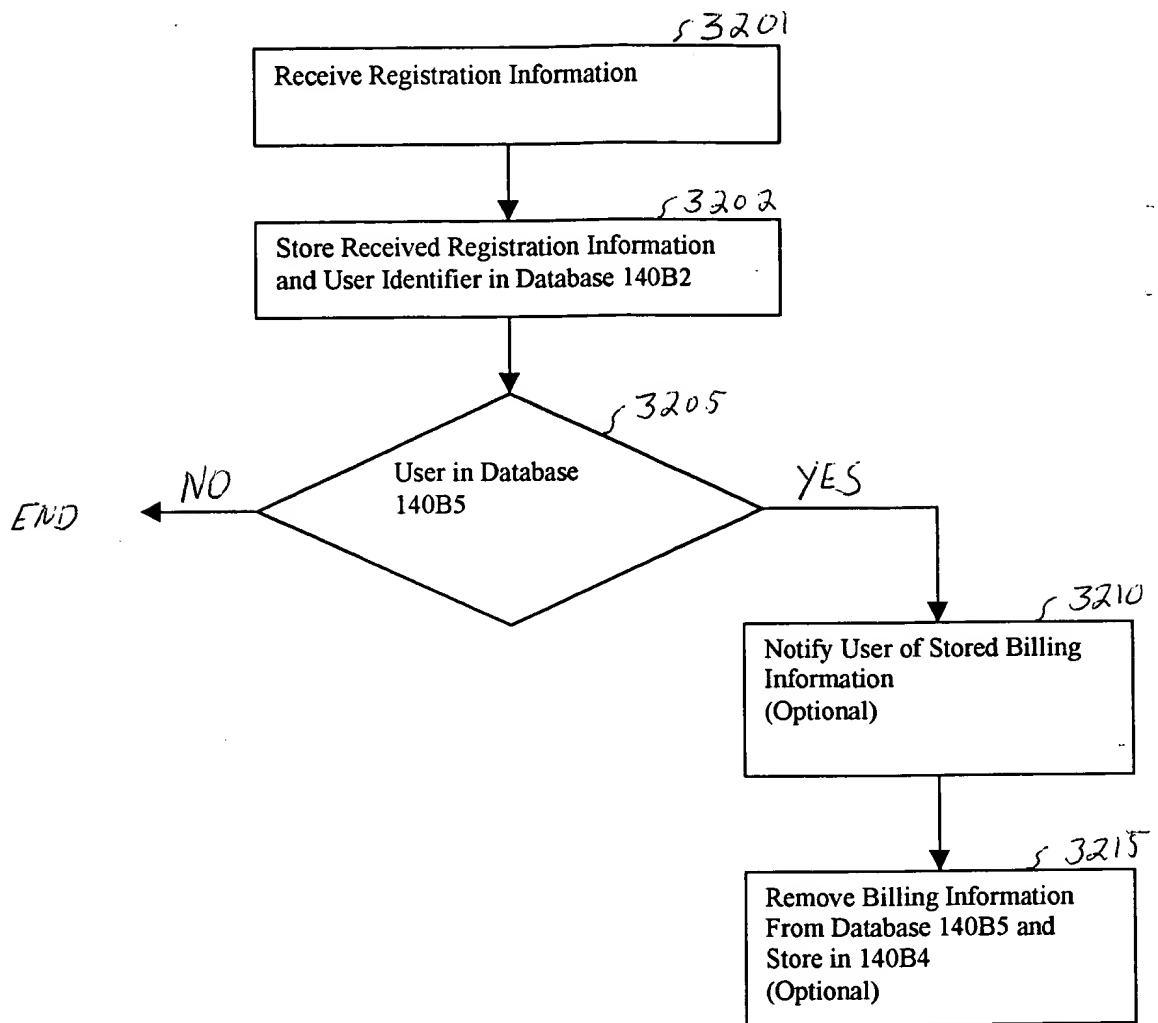


FIGURE 32